

ONEUNITED BANK

	CPP Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$562	\$602	7.0%		
Loans	\$335	\$323	-3.5%		
Construction & development	\$3	\$3	0.0%		
Closed-end 1-4 family residential	\$49	\$45	-9.1%		
Home equity	\$0	\$0	-100.0%		
Credit card	\$0	\$0	-3.9%		
Other consumer	\$0	\$0	15.4%		
Commercial & Industrial	\$1	\$0	-53.0%		
Commercial real estate	\$27	\$20	-27.9%		
Unused commitments	\$7	\$4	-47.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$80	\$98	21.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$66	\$131	97.9%		
Cash & balances due	\$47	\$19	-59.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$519	\$554	6.7%		
Deposits	\$320	\$343	7.4%		
Total other borrowings	\$197	\$208	5.6%		
FHLB advances	\$197	\$208	5.6%		
Equity					
Equity capital at quarter end	\$43	\$48	10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.4%	5.7%	--		
Tier 1 risk based capital ratio	9.1%	9.9%	--		
Total risk based capital ratio	10.2%	11.0%	--		
Return on equity ¹	3.4%	9.4%	--		
Return on assets ¹	0.3%	0.7%	--		
Net interest margin ¹	2.3%	2.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	21.5%	26.2%	--		
Loss provision to net charge-offs (qtr)	97.1%	67.1%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	100.0%	100.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.7%	3.9%	0.1%	0.4%	--
Home equity	74.8%	0.0%	0.0%	0.0%	--
Credit card	0.7%	0.2%	0.0%	0.2%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	17.7%	0.0%	0.0%	8.6%	--
Commercial real estate	6.5%	32.0%	0.0%	0.0%	--
Total loans	4.7%	4.0%	0.1%	0.1%	--